Claim Amendments

1-16 (cancelled)

17. (Currently Amended) A closing system for closing a real estate transaction between a plurality of parties and transferring ownership of property via a real estate deed, the system comprising:

a closing server adaptable to internet communications, wherein the closing server comprises:

a closing database, wherein the closing database comprises:

a closing module executed on the closing server, wherein the closing module presents: , wherein the closing module comprises:

at least one selectable standard closing condition; and

at least one selectable custom closing condition, wherein the at least one selectable custom closing condition comprises a template of components to create one or more custom closing conditions;

a title insurance module correlated with the closing database, wherein the title insurance module executed on the closing server presents comprises:

a plurality of title insurance company identifying information;

a plurality of title insurance policies associated with the plurality of title insurance identifying information, wherein the plurality of title insurance policies each comprise a plurality of terms; and

at least one computer processor having identity verifier logic and resources for verifying the identities of the plurality of parties.

18. (Previously presented) The closing system as in claim 17, wherein the at least one computer processor having identity-verifier logic and resources for verifying the identities of the plurality of parties further comprises encryption logic and resources for verifying the identities of the plurality of parties.

19. (Previously presented) The closing system as in claim 18, wherein the identity-verifier logic and resources for verifying the identities of the plurality of parties further comprises logic and resources for associating an electronic signature of each of the plurality of parties with closing the real estate transaction.

20. (Previously presented) The closing system as in claim 17 further comprising at least one internet browser client, wherein the at least one internet browser client is adaptable

to internet connecting with the closing server, wherein the at least one browser client comprises means for selecting at least one of the plurality of selectable standard closing conditions.

21. (Previously presented) The closing system as in claim 17, wherein each of the plurality of selectable closing conditions further comprises a plurality of closing components.

22. (Previously presented) The closing system as in claim 21, wherein each of the plurality of closing components comprise:

at least one deadline; and

at least one identity of the plurality of parties authorized to approve or disapprove the closing condition before the at least one deadline expires.

23. (Currently amended) The closing system as in claim 22 wherein the plurality of closing components includes the classification of the closing condition as active or passive, wherein a passive closing condition is deemed satisfied if not disapproved before the deadline expires and an active closing condition is deemed to have failed ~~satisfied~~ if not approved ~~the active closing condition is satisfied~~ before the deadline expires.

24. (Previously presented) The closing system as in claim 22 further comprising at least one internet browser client, wherein the at least one internet browser client is adaptable to internet connecting with the closing server, wherein the at

least one browser client comprises means for selecting at least one of the plurality of selectable closing components.

25. (Previously presented) The closing system as in claim 17 further comprising an internet connection with at least one title insurance company associated with at least one of the plurality of title insurance company identifying information.

26. (Previously presented) The closing system as in claim 17, wherein the closing database further comprises a lender financial module, wherein the lender financial module comprises:

at least one financial lender identifier; and

a plurality of standard lender conditions associated with the at least one financial lender identifier and further associated with closing the real estate transaction.

27. (Previously presented) the closing system as in claim 26 wherein the plurality of standard lender conditions comprises:

transfer of ownership of the property to a borrower;

execution and recordation of a mortgage or deed of trust associated with the property; and

issuance of a policy of title insurance associated with the property.

28. (Previously presented) The closing system as in claim 27 further comprising an internet connection with at least one financial lender associated with the at least one financial lender identifier.

29. (Previously presented) The closing system as in claim 17 wherein the selectable standard closing conditions comprise at least one title insurance condition.

30. (Previously presented) The closing system as in claim 29 wherein the at least one title insurance condition comprises:

    a receiving deadline for receiving a title commitment; and

    an approval deadline for approving or disapproving the title commitment.

31. (Previously presented) The closing system as in claim 30 wherein the title commitment comprises a plurality of title exceptions wherein each title exception comprises a plurality of title exception fields in the closing database.

32. (Previously presented) The closing system as in claim 31 wherein the plurality of title exception fields comprises at least one approval field for party approval or disapproval.

33. (Cancel)

34. (Previously presented) The closing system as in claim 17, wherein the closing database further comprises an authorized

agent module, wherein the authorized agent module comprises at least one authorized agent identifier.

35. (Previously presented) The closing system as in claim 34 further comprising an internet connection with at least one authorized agent associated with the at least one authorized agent identifier.

36. (Previously presented) The closing system as in claim 17, wherein the closing database further comprises a property module, wherein the property module comprises at least one geographic property description, wherein the at least one geographic property description comprises:

property location; and

property type.